

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Michelle R Bowers : Bankruptcy No. 16-24005
: Debtor
Michelle R Bower : Chapter 13
Movant s :
v. : Related to Document No. 49
: No Respondent :
:

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

☐ Voluntary Petition - *Specify reason for amendment:*

☐ Official Form 6 Schedules (Itemization of Changes Must Be Specified)

☐ Summary of Schedules

☐ Schedule A - Real Property

☐ Schedule B - Personal Property

☐ Schedule C - Property Claimed as Exempt

☐ Schedule D - Creditors holding Secured Claims

Check one:

☐ Creditor(s) added

☐ NO Creditor(s) added

☐ Creditor(s) deleted

☐ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

☐ Creditor(s) added

☐ NO Creditor(s) added

☐ Creditor(s) deleted

☐ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

☐ Creditor(s) added

☐ NO Creditor(s) added

☐ Creditor(s) deleted

☐ Schedule G - Executory Contracts and Unexpired Leases

Check one:

☐ Creditor(s) added

☐ NO Creditor(s) added

☐ Creditor(s) deleted

☐ Schedule H - Codebtors

☒ Schedule I - Current Income of Individual Debtor(s)

☒ Schedule J - Current Expenditures of Individual Debtor(s)

☐ Statement of Financial Affairs

☐ Chapter 7 Individual Debtor's Statement of Intention

☐ Chapter 11 List of Equity Security Holders

☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

☐ Disclosure of Compensation of Attorney for Debtor

☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

(see attached list)

Date March 1, 2017

/s/ Joseph J. Nash

Attorney for Debtor(s) [or *pro se* Debtor(s)]

Joseph J. Nash

(Typed Name)

PO Box 673
SLIPPERY ROCK, PA 16057

(Address)

724-406-0616

(Phone No.)

Penn. #204583

List Bar I.D. and State of Admission

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Pennsylvania Dept. of Revenue
Department 280946
P.O. Box 280946
ATTN: BANKRUPTCY DIVISION
Harrisburg, PA 17128-0946

Peoples TWP LLC
c/o S. James Wallace, P.C.
845 N. Lincoln Ave.
Pittsburgh, PA 15233-1828

Allegent Community Fcu
1001 Liberty Ave, Ste #100
Pittsburgh, PA 15222-3715

Allegent Community Federal Credit Union
2000 Corporate Drive, Suite 2500
Wexford, PA 15090-7611

Allegent Credit Union
1001 Liberty Ave.
Pittsburgh, PA 15222-3726

Ally Bank
PO Box 130424
Roseville MN 55113-0004

Ally Financial
Po Box 380901
Bloomington, MN 55438-0901

Bank Of America
Nc4-105-03-14
Po Box 26012
Greensboro, NC 27420-6012

Belden Jewelers/Sterling Jewelers, Inc
Attn: Bankruptcy
Po Box 1799
Akron, OH 44309-1799

Berkheimer Tax
PO Box 25153
Lehigh Valley, PA 18002-5153

Butler Memorial Hospital
1 Hospital Way
Butler, PA 16001-4697

Capl/polrs
Capital One Retail Services
Po Box 30285
Salt Lake City, UT 84130-0285

Capital One
Po Box 30285
Salt Lake City, UT 84130-0285

Capital One Retail Services
PO Box 71106
Charlotte, NC 28272-1106

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Cavalry SPV I, LLC
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-1340

Chase Card Services
Attn: Correspondence Dept
Po Box 15298
Wilmington, DE 19850-5298

Citibank / Sears
Citicorp Credit Services/Attn: Centraliz
Po Box 790040
Saint Louis, MO 63179-0040

Citibank/The Home Depot
Citicorp Cr Srvs/Centralized Bankruptcy
Po Box 790040
S Louis, MO 63179-0040

Deere & Company d/b/a John Deere Financial
PO Box 6600
Johnston IA 50131-6600

Dept Of Ed/Navient
Attn: Claims Dept
Po Box 9400
Wilkes Barr, PA 18773-9400

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Discover Financial
Po Box 3025
New Albany, OH 43054-3025

Harley Davidson Credit
Dept. 15129
Palatine, IL 60055-0001

Harley-Davidson Credit Corp.
PO Box 9013
Addison, Texas 75001-9013

IRS
PO BOX 7346
Philadelphia, PA 19101-7346

JPMorgan Chase Bank, N.A.
National Bankruptcy Department
P.O. Box 29505 AZ1-1191
Phoenix, AZ 85038-9505

John Deere Financial
PO Box 6600
Johnston, IA 50131-6600

Kohls/Capital One
Po Box 3120
Milwaukee, WI 53201-3120

Navient Solutions, Inc. on behalf of
Department of Education Loan Services
PO BOX 9635
Wilkes-Barre, PA 18773-9635

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222-3721

Subaru Motors
PO Box 901037
Fort Worth, TX 76101-2037

Synch/levin Furniture
Po Box 965064
Orlando, FL 32896-5064

Synchrony Bank/Lowes
Po Box 965064
Orlando, FL 32896-5064

Synchrony Bank/Sams
Po Box 965060
Orlando, FL 32896-5060

Wells Fargo
PO Box 14411
Des Moines, IA 50306-3411

Wells Fargo Bank, N.A.
Default Document Processing
MAC # N9286-01Y
1000 Blue Gentian Road
Eagan MN 55121-7700

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219-2702

Fill in this information to identify your case:

Debtor 1 Michelle R Bowers

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 16-24005
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

CRNP

VAPHS

1010 Delafield Rd.
Pittsburgh, PA 15215

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

How long employed there? 2 yrs

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>7,345.87</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>7,345.87</u>	\$ <u>N/A</u>

Debtor 1 Michelle R Bowers

Case number (if known) 16-24005

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <u>7,345.87</u>	\$ <u>N/A</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>1,739.23</u>	\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>58.76</u>	\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>220.37</u>	\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>612.50</u>	\$ <u>N/A</u>
5e. Insurance	5e. \$ <u>215.78</u>	\$ <u>N/A</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. Union dues	5g. \$ <u>39.00</u>	\$ <u>N/A</u>
5h. Other deductions. Specify: <u>OASDI</u>	5h.+ \$ <u>444.73</u>	\$ <u>N/A</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>3,330.37</u>	\$ <u>N/A</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>4,015.50</u>	\$ <u>N/A</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>N/A</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>N/A</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>N/A</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>N/A</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>N/A</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>N/A</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>N/A</u>
8h. Other monthly income. Specify: _____	8h.+ \$ <u>0.00</u>	\$ <u>N/A</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>0.00</u>	\$ <u>N/A</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>4,015.50</u> + \$ <u>N/A</u>	= \$ <u>4,015.50</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
11. +\$ <u>0.00</u>		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <u>4,015.50</u>	
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <u>Debtor and Debtor's husband are seperated.</u>		

Fill in this information to identify your case:

Debtor 1 Michelle R Bowers

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 16-24005
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 836.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 29.17

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 357.42

Debtor 1 Michelle R Bowers

Case number (if known) 16-24005

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	230.00
6b. Water, sewer, garbage collection	6b. \$	86.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	255.00
6d. Other. Specify: _____	6d. \$	0.00

7. Food and housekeeping supplies

7. \$ 300.00

8. Childcare and children's education costs

8. \$ 0.00

9. Clothing, laundry, and dry cleaning

9. \$ 50.00

10. Personal care products and services

10. \$ 40.00

11. Medical and dental expenses

11. \$ 30.00

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 180.00

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 140.00

14. Charitable contributions and religious donations

14. \$ 40.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 22.00

15b. Health insurance 15b. \$ 0.00

15c. Vehicle insurance 15c. \$ 95.17

15d. Other insurance. Specify: _____ 15d. \$ 0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____ 16. \$ 0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1 17a. \$ 468.37

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: _____ 17c. \$ 0.00

17d. Other. Specify: _____ 17d. \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ 0.00

19. Other payments you make to support others who do not live with you.

\$ 0.00

Specify: _____ 19.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 200.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. Other: Specify: _____ 21. +\$ 0.00

22. Calculate your monthly expenses

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$	3,359.13
\$	
\$	3,359.13

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 4,015.50

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 3,359.13

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ 656.37

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____